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OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
REPORT OF RECEIPTS AND DISBURSEMENTS
Activity for the period from 01/01/2019 to 12/31/2019
Chapter 13 Case No. 19-19803 / MBK

Ronald J Howarth
Linda B Howarth

Petition Filed Date: 05/14/2019
341 Hearing Date: 06/20/2019
Confirmation Date: 12/03/2019

Case Status: Open / Confirmed

RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED

| Date | Amount | Check No. | Date | Amount | Check No. | Date | Amount | Check No. |
|--|----------|-----------|------------|----------|-----------|------------|----------|-----------|
| 05/29/2019 | \$914.66 | 58919650 | 06/27/2019 | \$914.66 | 59693020 | 07/30/2019 | \$914.66 | 60455000 |
| 08/27/2019 | \$914.66 | 61246120 | 09/30/2019 | \$914.66 | 62091750 | 10/29/2019 | \$914.66 | 62830090 |
| 12/05/2019 | \$532.00 | 63857140 | | | | | | |
| Total Receipts for the Period: \$6,019.96 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$7,083.96 | | | | | | | | |

DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED

| CLAIMS AND DISTRIBUTIONS | | | | | |
|--------------------------|---|---------------------|--------------|-------------|-------------|
| Claim # | Claimant Name | Class | Claim Amount | Amount Paid | Balance Due |
| 0 | Ronald J Howarth | Debtor Refund | \$0.00 | \$0.00 | \$0.00 |
| 0 | HENRY CHUDZIK, JR. »» 12/5/19 AMD DISCLOSURE | Attorney Fees | \$2,000.00 | \$2,000.00 | \$0.00 |
| 1 | AMERICAN EXPRESS NATIONAL BANK, AENB | Unsecured Creditors | \$36,035.39 | \$525.86 | \$35,509.53 |
| 2 | AMERICAN EXPRESS NATIONAL BANK, AENB | Unsecured Creditors | \$1,792.30 | \$26.15 | \$1,766.15 |
| 3 | AMERICAN EXPRESS NATIONAL BANK, AENB | Unsecured Creditors | \$21,098.88 | \$307.90 | \$20,790.98 |
| 4 | FOUNDATION FINANCE COMPANY | Unsecured Creditors | \$3,045.57 | \$44.44 | \$3,001.13 |
| 5 | JPMORGAN CHASE BANK, NA | Unsecured Creditors | \$21,360.81 | \$311.72 | \$21,049.09 |
| 6 | DISCOVER PERSONAL LOANS | Unsecured Creditors | \$30,979.18 | \$452.08 | \$30,527.10 |
| 7 | QUICKEN LOANS INC »» P/12 CRANBURY NECK RD/1ST MTG | Mortgage Arrears | \$0.00 | \$0.00 | \$0.00 |
| 8 | CAPITAL ONE BANK (USA), N.A. | Unsecured Creditors | \$20,846.47 | \$304.21 | \$20,542.26 |
| 9 | LVNV FUNDING LLC »» CITIBANK | Unsecured Creditors | \$3,077.17 | \$44.91 | \$3,032.26 |
| 10 | LVNV FUNDING LLC »» CITIBANK | Unsecured Creditors | \$43,129.74 | \$629.39 | \$42,500.35 |
| 11 | LVNV FUNDING LLC »» CITIBANK | Unsecured Creditors | \$19,970.26 | \$291.43 | \$19,678.83 |
| 12 | LVNV FUNDING LLC »» CITIBANK | Unsecured Creditors | \$19,628.41 | \$286.44 | \$19,341.97 |
| 13 | Wells Fargo Card Services | Unsecured Creditors | \$21,077.00 | \$307.58 | \$20,769.42 |
| 14 | BANK OF AMERICA | Unsecured Creditors | \$20,146.57 | \$294.00 | \$19,852.57 |
| 15 | PORTFOLIO RECOVERY ASSOCIATES »» SYNCHRONY BANK | Unsecured Creditors | \$1,412.00 | \$20.61 | \$1,391.39 |
| 16 | CITIBANK, N.A. | Unsecured Creditors | \$25,717.16 | \$375.29 | \$25,341.87 |

Chapter 13 Case No. 19-19803 / MBK

SUMMARY

Summary of all receipts and disbursements from date filed through 2/11/2020:

| | | | |
|------------------|------------|--------------------------|----------------|
| Total Receipts: | \$7,083.96 | Plan Balance: | \$27,132.00 ** |
| Paid to Claims: | \$6,222.01 | Current Monthly Payment: | \$532.00 |
| Paid to Trustee: | \$368.25 | Arrearages: | \$0.00 |
| Funds on Hand: | \$493.70 | Total Plan Base: | \$34,215.96 |

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****This is an approximate balance. Additional allowed claims and other variables may affect the amount to complete the plan.**